

III. Remarks

Reconsideration and allowance of the subject application are respectfully requested.

Claims 33-59 are pending in the application. Claims 32, 41, 45, and 48 are independent.

Claims 1-34 were rejected as being unpatentable over Korman et al., Zajkowski et al., and Cook et al. for the reasons discussed on pages 2-9 of the Office Action. Applicant respectfully traverses all art rejections.

Each of the independent claims recites a novel combination whereby structure and/or functions are provided for choosing (or selecting) among the plurality of card processors (i) in accordance with a unique identifier associated with a reloadable card product and (ii) in accordance with a unique identifier associated with a non-reloadable card product. See paragraph [0071] of the as-filed application. In contrast, none of the cited art (including Korman) discloses or suggests such a feature. In Korman, a remote host provides information to one of many Super-ATM networks based on account information input by a user. There is no choosing or selecting of a card processor in accordance with unique identifiers associated with reloadable and non-reloadable cards.

In view of the above, it is believed that this application is now in condition for allowance, and a Notice thereof is respectfully requested.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202) 625-3507. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

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